

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

EDWARD J PERINO

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:21-70390 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/12/2021 and confirmed on 1/19/22 . The case was subsequently  
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		28,480.19
Less Refunds to Debtor	780.00	
TOTAL AMOUNT OF PLAN FUND		27,700.19

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	1,386.99	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,086.99

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct: 4633	0.00	19,897.58	0.00	19,897.58
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct: 4633	538.19	538.19	0.00	538.19
	HOLIDAY FINANCIAL SERVICES Acct: 7902	0.00	0.00	0.00	0.00
	SNAP-ON CREDIT LLC Acct: 7271	2,100.20	2,100.20	0.00	2,100.20
					22,535.97

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	EDWARD J PERINO Acct:	0.00	0.00	0.00	0.00
	EDWARD J PERINO Acct:	780.00	780.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,700.00	3,700.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 0457	759.60	2.41	0.00	2.41
	CAPITAL ONE BANK USA NA Acct: 1317	0.00	0.00	0.00	0.00
	CITIBANK NA** Acct: 9591	872.92	2.77	0.00	2.77
	DISCOVER BANK(*) Acct: 3275	8,404.78	26.60	0.00	26.60
	PENELEC Acct: 8028	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 9056	839.55	2.66	0.00	2.66
	MIDLAND CREDIT MANAGEMENT INC	956.43	3.03	0.00	3.03

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1007				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 3777				
	SNAP-ON CREDIT LLC	12,561.54	39.76	0.00	39.76
	Acct: 7271				
	ORION	0.00	0.00	0.00	0.00
	Acct:				
	MANDY CASSIDY	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
	Acct:				
					77.23

TOTAL PAID TO CREDITORS 22,613.20

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 2,638.39  
UNSECURED 24,394.82

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

EDWARD J PERINO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:21-70390 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Edward J Perino  
Debtor

Case No. 21-70390-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	+ Edward J Perino, 1015 19th Avenue, Altoona, PA 16601-4166
15422362	+ Holiday Financial Serv, 112 Hollidaysburg Plz, Duncansville, PA 16635-8410
15422368	+ Union Home Mortgage Co, Po Box 77404, Ewing, NJ 08628-6404

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 30 2025 00:14:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2025 00:18:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15422359	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2025 00:18:31	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15438953	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2025 00:58:09	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15443875	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:18:16	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15422360	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:18:39	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15437313	Email/Text: mrdiscen@discover.com	Jan 30 2025 00:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15422361	+ Email/Text: mrdiscen@discover.com	Jan 30 2025 00:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15438961	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2025 01:19:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15436818	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2025 00:15:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15502347	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 30 2025 00:14:00	Nationstar Mortgage LLC / Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
15422749	^ MEBN	Jan 30 2025 00:05:45	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15422363	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jan 30 2025 00:14:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
15422364	+ Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-7

User: auto

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		Jan 30 2025 00:18:06	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15422365	Email/Text: legalservices12@snaponcredit.com	Jan 30 2025 00:14:00	Snap-on Credit, 950 Technology Way, Suite 301, Libertyville, IL 60048
15422366	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2025 00:18:00	SYNCB/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005
15422367	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2025 00:18:37	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15448623	Email/Text: bankruptcydept@uhm.com	Jan 30 2025 00:13:00	Union Home Mortgage Corp., C/O Cenlar FSB, Attention: BK Department, 425 Phillips B, Ewing, NJ 08618

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Union Home Mortgage Corp
15436826	*P++	SNAP ON CREDIT, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court; Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Edward J Perino thedebterasers@aol.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com
Mario J. Hanyon	on behalf of Creditor Union Home Mortgage Corp wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com

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Marisa Myers Cohen

on behalf of Creditor Union Home Mortgage Corp [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com) [mcohen@mwclaw.com](mailto:mcohen@mwclaw.com)

Office of the United States Trustee

[ustpre03pi.ecf@usdoj.gov](mailto:ustpre03pi.ecf@usdoj.gov)

Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

Stephen Russell Franks

on behalf of Creditor Nationstar Mortgage LLC [amps@manleydeas.com](mailto:amps@manleydeas.com)

TOTAL: 10